

**November 30, 2012**  
**PUBLIC NOTICE # 2012-48**

**PUBLIC NOTICE OF INSURANCE COMPANIES**  
**RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**November 30, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-8527	0212	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-8535	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PROGRAM 2	
12-8547	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.1
12-8493	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
12-8490	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	TRANSPORTATION	9.87
12-8505	4697	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
12-8489	1129	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	PERSONAL	INLAND MARINE	FORMS	MCGRIFF YACHT	
12-8539	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE POLICY	0
12-8530	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MISCELLANEOUS PROFESSIONAL LIABILITY	0
12-8500	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR CARRIER	
12-8512	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	FORMS	ENTERTAINMENT, LEISURE & SPORTS	
12-8513	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	@VANTAGE	
12-8522	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	@VANTAGE	
12-8541	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - @VANTAGE	
12-8552	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	@VANTAGE	
12-8554	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-@VANTAGE	
12-8557	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	@VANTAGE	
12-8559	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	@VANTAGE	

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12-8565	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	ENTERTAINMENT, LEISURE & SPORTS	
12-8529	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-8486	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ARTISAN CONTRACTOR	
12-8503	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
12-8519	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO D&O	
12-8531	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	COMMUNITY BLANKET POLICY	0
12-8540	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-8507	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS	0
12-8461	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-8515	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8462	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-8516	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8517	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8525	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-NON-PROFIT ORGANIZATION	
12-8463	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-8518	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8494	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
12-8502		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	

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12-8526		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	NONE	
12-8528	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	VAR 7A-NATIONS MOTOR CLUB	0
12-8504	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	CITRUS FREEZE INSURANCE	0
12-8487	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ARTISAN CONTRACTOR	
12-8495	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
12-8548	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.1
12-8549	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	1.1
12-8550	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.1
12-8556	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-8508	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS	0
12-8545	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-8484	1129	NORTHERN ASSURANCE COMPANY OF AMERICA (THE)	PERSONAL	INLAND MARINE	FORMS	IMU YACHT	
12-8551	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
12-8514	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	@VANTAGE	
12-8523	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	@VANTAGE	
12-8543	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - @VANTAGE	
12-8553	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	@VANTAGE	
12-8555	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-@VANTAGE	

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12-8558	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	@VANTAGE	
12-8560	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	@VANTAGE	
12-8509	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-8538	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	ULTIMATE COVER	
12-8501	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-REAL ESTATE SERVICES E&O	0
12-8544	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	YOUTH SPORTS	0
12-8478	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8534	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TOWING	0
12-8542	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
12-8491	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	PGI COMMERCIAL REAL ESTATE	16.8
12-8511	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	7.1
12-8459	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8460	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8532	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
12-8479	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8564	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TOWING	0
12-8497	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8520	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	ENERGYMAX21/EQUIPMENT BREAKDOWN	

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12-8498	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-8521	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	FORMS	ENERGYMAX21/EQUIPMENT BREAKDOWN	
12-8488	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ARTISAN CONTRACTOR	
12-8496	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8499	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8481	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8480	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8492	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL OBLIGATION REIMBURSEMENT	0
12-8533	2538	WESCO INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	VICTORY BOND	0
12-8546	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0

**82 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS**

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**California Department of Insurance  
Public Notice Filing Errata Report  
November 30, 2012**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Delete	12-8337	11/23/2012	Federal Insurance Company	Commercial Other Liability	Forms	MediaGuard	

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